



# Floodplain Management

Some of the City of St. George is prone to flooding. The City recognizes the importance of protecting people and property from flooding, and has adopted floodplain management regulations to:

- Protect human life and health;
- Minimize expenditure of public money for costly flood control projects;
- Minimize the need for rescue and relief efforts associated with flooding and generally taken at the expense of the general public;
- Minimize prolonged business interruptions;
- Minimize damage to public facilities and utilities;
- Provide for the sound use and development of flood-prone areas in such a manner as to minimize future flood blight areas; and
- Ensure that potential buyers are notified that property is in a special flood hazard area.

## How does this impact me?

In addition to promoting the public health, safety, and general welfare, the City's floodplain management regulations:

- Make flood insurance available through the National Flood Insurance Program (NFIP); and
- Requires certain standards for development or redevelopment.

Be aware that a **Site Clearing Permit** is required prior to beginning any earthwork, removing trees, or bringing fill onto a property.

## How does the City affect flood insurance?

Because the City enforces floodplain development regulations, it is a NFIP participating community. This allows property owners to purchase flood insurance through the NFIP.

## What is the SFHA?

St. George has adopted two areas as its SFHA:

- **FEMA SFHA** is shown on FEMA's Flood Insurance Rate Maps (FIRMs). These areas are determined by FEMA and are reevaluated every ten or more years, with the current FIRMs adopted in 2012. Specific properties or areas on the FIRM may be amended through a Letter of Map Amendment (LOMA) or Revision (LOMR). The FIRMs are what most mortgage companies use to determine whether you are required to purchase flood insurance.
- **CD SFHA**. Community-defined (CD) SFHA are areas the City has determined are flood-prone through computer modeling. Some of these areas overlap the FEMA SFHA and some do not. A property owner can discuss the CD SFHA with the City's floodplain manager. The CD SFHA is not used for flood insurance.

## How do I find out if my property is in the SFHA?

You can view the CD and FEMA SFHAs on the city's website at [StGeorgeLA.gov](http://StGeorgeLA.gov). LSU maintains a site that shows FEMA SFHA ([maps.lsuagcenter.com/floodmaps](http://maps.lsuagcenter.com/floodmaps)).

*NOTE: The information in this brochure is provided as a convenience. Consult the City of St. George Unified Development Code.*



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## My property is in the SFHA! What do I need to know?

St. George requires all development – whether in or out of the SFHA – to meet elevation requirements. There are additional floodplain development standards that apply only to properties in the SFHA. These standards do not require you to do anything to your property until:

- You want to build a new building or structure on your property. That new building or structure will be required to meet the minimum floodplain management standards.
- You want to add onto or renovate an existing structure, and the value of that work will be more than 50% of the value of the existing structure.
- Your existing structure is damaged more than 50% of its value.

## What development standards are required in the SFHA?

Floodplain management standards are in the City's Unified Development Code in Chapter 15. In summary, they address:

- General standards for all types of development, including:
  - Using construction methods that minimize – and with materials that are resistant to – flood damage
  - Minimum elevations for structures
  - Fill restrictions and limits
  - Higher standards in the regulatory floodway
- Standards that apply specifically to:
  - Residential
  - Manufactured homes
  - Recreational vehicles
  - Nonresidential

## My property is not in the SFHA. Anything I should know?

Yes, there are floodplain management standards that apply throughout the city. This includes no construction over a natural drain and minimum elevation requirements for new structures, parking lots, and streets.

Also, all property in St. George must meet minimum elevation. This applies to any new structure or addition to an existing structure. Minimum elevation is one (1) foot above the highest of the:

- Base Flood Elevation (BFE);
- Community Defined Flood Elevation (CDFE);
- Record inundation;
- Highest cross-sectional point at the lowest street cross-section along the frontage of the property; or
- Top of the lowest first upstream or downstream sanitary sewer manholes to the service connection.

To show compliance with minimum elevation, all development must have an elevation certificate prepared before the work is done and after it is completed.

## I want to protect my property from flooding. Can you help?

There are resources, mostly free, that can help!

- Review FEMA's "Homeowner's Guide to Retrofitting: Six Ways to Protect Your Home From Flooding"  
[fema.gov/sites/default/files/2020-08/FEMA\\_P-312.pdf](https://www.fema.gov/sites/default/files/2020-08/FEMA_P-312.pdf)
- Grants may be available through East Baton Rouge Parish:  
[tinyurl.com/EBRP-Grants](https://tinyurl.com/EBRP-Grants)
- Explore other resources on the city's website at [StGeorgeLA.gov](https://StGeorgeLA.gov).



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